

**Information to identify the case:**

Debtor 1	<u>Cynthia Lee Guydo</u>	Social Security number or ITIN	xxx-xx-7036
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70697-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cynthia Lee Guydo

2/16/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cynthia Lee Guydo  
Debtor

Case No. 18-70697-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 16, 2023

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ Cynthia Lee Guydo, 363 W. Catherine Street, Somerset, PA 15501-1331
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
14936341	+ Conemaugh Memorial Medical Center, PO Box 603396, Charlotte NC 28260-3396
14920936	#+ Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14956539	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Feb 17 2023 04:54:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Feb 17 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 17 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14959396	+ Email/Text: RASEBN@raslg.com	Feb 16 2023 23:54:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14924598	EDI: DISCOVER.COM	Feb 17 2023 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14920935	EDI: DISCOVER.COM	Feb 17 2023 04:54:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
14920938	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2023 23:54:00	FNB Omaha, Attn: FNN Legal Dept, 1620 Dodge Street, Omaha, NE 68197
14920937	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2023 23:54:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557

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14926170	Email/Text: collecadminbankruptcy@fnni.com	Feb 16 2023 23:54:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14935221	EDI: JPMORGANCHASE	Feb 17 2023 04:54:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14920934	EDI: JPMORGANCHASE	Feb 17 2023 04:54:00	Chase, Cardmember Service, P.O. Box 15298, Wilmington, DE 19850-5298
14920939	+ EDI: NFCU.COM	Feb 17 2023 04:54:00	Navy Federal Credit Union, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
14920942	+ Email/Text: bankruptcynotices@psecu.com	Feb 16 2023 23:54:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
14920940	+ Email/Text: bkrgeneric@penfed.org	Feb 16 2023 23:54:00	PenFed Credit Union, 4875 Preston Road, Frisco, TX 75034-8523
14920941	+ Email/Text: bkrgeneric@penfed.org	Feb 16 2023 23:54:00	Pentagon Federal Credit Union, 4875 Preston Rd., Frisco, TX 75034-8523
14920943	+ EDI: CAPITALONE.COM	Feb 17 2023 04:54:00	World's Foremost Bank, Attn: Bankruptcy, 4800 NW 1st Street, Lincoln, NE 68521-4463

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
14936343		Conemaugh Memorial Medical Center
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	*+	PenFed Credit Union, 4875 Preston Road, Frisco, TX 75034-8523
cr	*+	Pentagon Federal Credit Union, 4875 Preston Road, Frisco, TX 75034-8523

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Garry Alan Masterson	on behalf of Creditor Pentagon Federal Credit Union pitecf@weltman.com
Jeffrey Wayne Ross	

District/off: 0315-7

User: auto

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on behalf of Debtor Cynthia Lee Guydo jross@shepleylaw.com bk@shepleylaw.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Maria Miksich

on behalf of Creditor PenFed Credit Union mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7